



WELCOME TO THE BEN E. KEITH RETIREMENT SAVINGS PLAN. HERE IS INFORMATION TO GET YOU STARTED.

Resources and Accessing Your Accounts

Account information: You will receive an online account statement quarterly showing your account balance as well as any contributions and earnings credited to your account during the quarter. You will also have access to www.empowermyretirement.com at any time as well as the participant service center weekdays from 7 a.m. to 9 p.m. Central Time beginning June 1, 2018. You can get up-to-date information about your account balance, contributions, investment choices and other plan details both online and by phone.

How to access your account:

The first time you go online, you'll need to create a username and password to access your account.

Follow the steps outlined to the right.

If you **do not** have a PIN:*

- Go to www.empowermyretirement.com.
- Select the I do not have a PIN tab.
- Follow the prompts to enter your personal information and create a username and password.
- The next time you access your account, choose Sign in.

If you **have received** a PIN in the mail:*

- Go to www.empowermyretirement.com.
- Select the I have a PIN tab.
- Follow the prompts to enter your personal information and create a username and password.
- The next time you access your account, choose Sign in.

**If we don't have your email or phone number on file from Ben E. Keith, or if you have another account with Empower (with a former employer, for example), you will need to call us to access your new plan account at 833-BEK-SAVE (833-235-7283).*

Ben E. Keith Retirement Savings Plan Highlights

Investments: For a listing of all available investment options in your plan, access to fund fact sheets, investment returns and prospectuses, go to www.empowermyretirement.com, select Fund Information in the top right corner and enter your plan number: 194593-01.

Beneficiaries: It is important to name beneficiaries and contingent beneficiaries once enrolled in the plan. To make your election, log on to www.empowermyretirement.com. Click on your plan name and choose Beneficiaries under Account Information.

Loans: The plan is intended to help you put aside money for your retirement, however Ben. E. Keith has included a plan feature that allows you to borrow money from the plan. The amount that you can borrow is the lesser of (a) 50% of your vested account balance—401(k) plus Profit Sharing—or (b) \$50,000, reduced by the highest loan balance you had within the preceding 12 months.

Distributions: Money may be distributed from your plan account in these events:

- In service withdrawals (based on eligibility)
- Death
- Disability
- Termination of service
- Financial hardship (under specific qualifications)

See your Summary Plan Description for more details about taking a distribution from the plan. Be sure to talk with your tax advisor before taking a distribution of any money from your account.

401(k) Features

Eligibility: You must be a full-time employee as of July 1, 2018, (1) who is under age 55 as of June 30, 2018, or (2) over age 55 as of July 1, 2018, with less than one year of company service. New full-time employees hired on or after July 1, 2018, will become eligible on the first day of the month following 60 days of company service.

Automatic enrollment: You will be automatically enrolled at a pre-tax contribution rate of 4% of your pay. This means that money will be automatically deducted from your pay and contributed to your plan account. Your contributions will be automatically invested in one of the Vanguard Institutional Target Date Funds by age (the plan's qualified default investment alternative [QDIA]). You may increase, decrease or stop your contributions at any time. If you want to change your contribution amount, then you must change it online at www.empowermyretirement.com or by calling 833-BEK-SAVE (833-235-7283) beginning June 1, 2018.

Automatic escalation: To help you maximize your savings and build momentum over time, each year your contribution rate to your 401(k) account will automatically increase by 1%, until you reach a contribution rate of 10% of pay, unless you opt out of the automatic escalation feature. This feature will begin in 2019 and you will be notified in advance should you want to make a change.

Your contributions: Through payroll deduction, you can make pre-tax or Roth contributions up to 75% of your eligible pay or the annual IRS contribution limits (limit applies to the aggregate of all contributions made to the plan).

Age 50 catch-up contributions: Participants turning age 50 or older in 2018, may contribute an additional \$6,000, allowing for a total contribution of \$24,500. Contribution limits are set on an annual basis by the IRS.

Ben E. Keith Company match: Ben E. Keith will match your personal contributions \$1 for \$1 up to 4% of your pay. If you contribute at least 4% of your pay, then you'll receive contributions from Ben E. Keith of 4% of your pay.

Vesting: You are always 100% vested in your contributions and any rollover contributions plus any earnings they generate. You are 100% vested in Ben E. Keith's matching contributions after two years of company service. Your Ben E. Keith service prior to July 1, 2018, will be counted towards vesting.

Rollovers: The plan will accept rollover contributions from any eligible retirement plan and all contribution types allowed under the plan (including Roth). Non-Roth employee after tax contributions are not be permitted to be rolled into the plan. You are encouraged to discuss rolling money from one account to another with your financial advisor/planner and to consider any potential fees and/or limitations of available investment options.

BEN E. KEITH'S 401(K) SAVINGS PLAN MATCH

When you contribute:	BEK will contribute:	Total contribution:
0% of pay	0% of pay	0%
1% of pay	1% of pay	2% of pay
2% of pay	2% of pay	4% of pay
3% of pay	3% of pay	6% of pay
4% of pay	4% of pay	8% of pay
5% of pay or more	4% of pay	9% of pay or more

Profit Sharing Features

Profit Sharing: Each year, Ben E. Keith may make a discretionary profit sharing contribution to the plan. You must be employed on the last day of the plan year to receive the profit sharing contribution, if made.

Eligibility: Full-time employees are eligible for the profit sharing plan following one year of company service.

Vesting: You are 100% vested in the Ben E. Keith profit sharing contributions after six years of service (20% after year 2, 40% after year 3, 60% after year 4, 80% after year 5 and 100% after year 6).

Carefully consider the investment objectives, risks, fees and expenses of the annuity and/or the investment options. Contact us for a prospectus, a summary prospectus and disclosure document, as available, containing this information. Read them carefully before investing.

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